

### **REMARKS**

This correspondence is responsive to the office action mailed November 26, 2008 for the above-referenced application. In the Office Action, claims 1 and 32-34 were rejected under 35 U.S.C. §101 as being directed to non-statutory subject matter, claims 1 and 32 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Chancey et al., U.S. 5,842,185 (“Chancey”), in view of Wood, U.S. 7,050,997 (“Wood”), in further view of Rugge et al., U.S. Pub 2002/0174006 (“Rugge”), and claims 11-15 and 33-34 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Chancey in view of Wood and further in view of Goldsmith, U.S. 6,064,990 (“Goldsmith”). Applicants provide the following:

The claims have been amended to emphasize benefits of the invention as discussed in the telephonic interview conducted on March 25, 2009. Support for the amendments is located at least at Figure 1, page 8 lines 7-12, and page 10 line 1 through page 11 line 5.

#### **Rejections under 35 U.S.C. § 101:**

In the Office Action, claims 1 and 32-34 were rejected under 35 U.S.C. § 101 as being directed to non-statutory subject matter. Applicants have amended the claims in the fashion suggested by the Examiner, and respectfully submit that the claims as amended satisfy the Federal Circuit’s machine-or-transformation test recently addressed in *In re Bilski*. 545 F.3d 943 (Fed. Cir. 2008). Therefore, Applicants respectfully request removal of the rejections.

#### **Rejections under 35 U.S.C. § 103(a):**

In the Office Action, claims 1 and 32 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Chancey in view of Wood in further view of Rugge, and claims 11-15 and 33-34 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Chancey in view of Wood

and further in view of Goldsmith. The claims as amended include limitations not taught by any of the cited references, either alone or in combination. Specifically, none of the references teach the recited limitations regarding searching online records at a plurality of financial institutions in a way to provide near real-time updates across a plurality of accounts and budgetary categories to a user.

The claimed invention provides apparatus and methods that permit searches or pulling of recent transactions from multiple accounts at multiple institutions and aggregates the results for forward-looking budgeting purposes, which is not taught by any of the cited references, either alone or in combination. Therefore, Applicants respectfully request removal of all rejections.

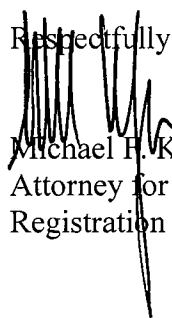
**CONCLUSION**

Applicants submit that the amendments made herein make the application allowable.

Accordingly, Applicants requests favorable reconsideration. If the Examiner has any questions or concerns regarding this communication, the Examiner is invited to call the undersigned.

DATED this 26 day of March, 2009.

Respectfully submitted,

  
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